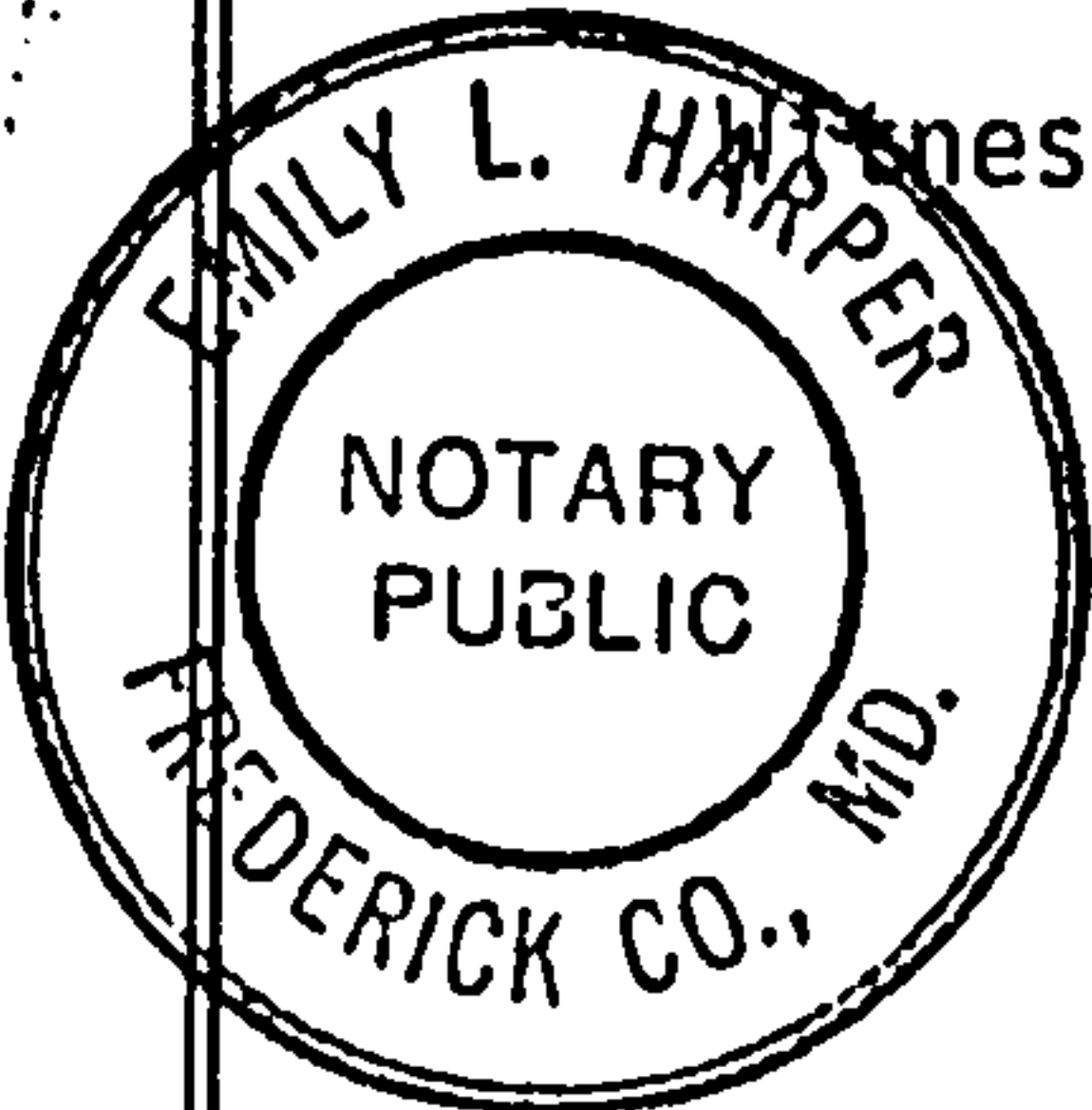


Witness my hand and Notarial Seal.

Emily L. Harper
Emily L. Harper
Notary Public

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY certify that on this 30th day of August 1979, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Lee R. Saylor and Catherine T. Saylor, husband and wife, and did each acknowledge the above and foregoing Supplemental Deed of Trust to be their respective act and deed.

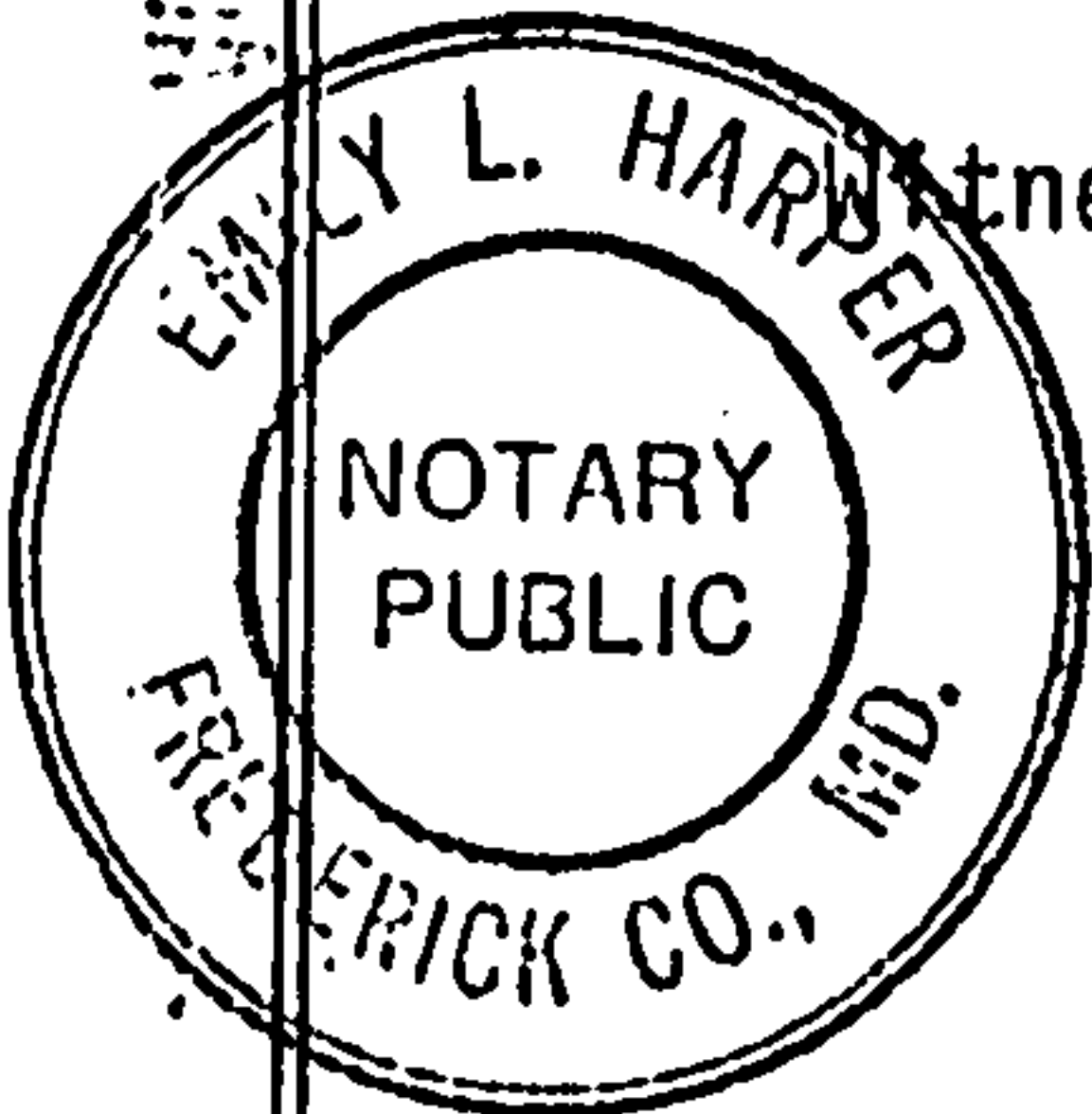


Witness my hand and Notarial Seal.

Emily L. Harper
Emily L. Harper
Notary Public

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 30th day of August 1979, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Robert E. Gearing and C. Monroe Keeney, Trustees for Fredericktown Bank & Trust Company, and acknowledged the foregoing Supplemental Deed of Trust to be their respective act and deed as said Trustees.



Witness my hand and Notarial Seal.

Emily L. Harper
Emily L. Harper
Notary Public

MAIL TO: Fredericktown Bank & Trust Company
30 North Market Street
Frederick, Maryland 21701